

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$1,850.00** per month for a minimum period of **36** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs**1. Attorney fees.**

- ☒ The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$ **205.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses**III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Davidson County	\$0.00
Internal Revenue Service	\$0.00
North Carolina Department of Revenue	\$0.00

IV. Secured Claims**1. Real Property Secured Claims**a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Davidson County	1991 Fleetwood Mobile Home and Land Location: 283 Grove Court, Thomasville NC 27360	R	N	\$0.00	\$496.85	
Empire Acceptance Co., Inc.	1991 Fleetwood Mobile Home and Land Location: 283 Grove Court, Thomasville NC 27360	R	N	\$215.74	\$2,200.00	
Springleaf Financial Services	1991 Fleetwood Mobile Home and Land Location: 283 Grove Court, Thomasville NC 27360	R	N	\$594.94	\$7,200.00	

2. Personal Property Secured Claimsa. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Lendmark	2012 Krafzman Trailer	\$5,478.13	N	\$0.00	\$0.00	\$104.01	5.25%
Wells Fargo Bank, NA	2007 Honda Accord EX	\$6,204.48	Y	\$0.00	\$0.00	\$117.80	5.25%
Wells Fargo Dealer Services	2007 Freightliner	\$25,000.00	N	\$7,622.62	\$200.00	\$474.65	5.25%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

a. ☒ None

b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

a. ☒ None

b. Other classes of unsecured claims and treatment

c. Other Special Terms

Date: **June 9, 2014**

/s/ Tommy S. Blalock, III

Tommy S. Blalock, III 26467

Attorney for the Debtor

Address: **620 Green Valley Road
Suite 209**

Greensboro, NC 27408

Telephone: **(336) 274-2343**

State Bar No. **26467**

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**Donald Gary Jones
Janet Kendrick Jones**

SS# xxx-xx-9339SS# xxx-xx-1800

Debtor(s)

**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

Case No. _____

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402**

**Kathryn L. Bringle
Chapter 13 Trustee
Winston-Salem Division
Post Office Box 2115
Winston-Salem, NC 27102-2115**

**Ally Financial
Acct. xxx8336
P.O. Box 380902
Bloomington, MN 55438-0902**

**Altair OH XIII, LLC
Acct. xxx2972
c/o Weinstein Pinson & Riley, PS
P.O. Box 3978
Seattle, WA 98124**

**Branch Banking & Trust Co.
Bankruptcy Section
P.O. Box 1847
Wilson, NC 27894-1847**

**Capital One Auto Finance
Acct. xxx5124
3905 N. Dallas Parkway
Plano, TX 75093**

**Capital One, N.A.
Acct. xxx2765
c/o Becket & Lee, LLP
P.O. Box 3001
Malvern, PA 19355**

**Chase
Acct. xxx6486
P.O. Box 15298
Wilmington, DE 19850-5298**

**Davidson County
Acct. xxx4958
Office of Tax Collector
PO Box 1577
Lexington, NC 27293-1577**

Emergency Physicians Group, LLC
Acct. xxx1876
c/o Franklin Collection Services
P.O. Box 3910
Tupelo, MS 38803

Empire Acceptance Co., Inc.
Acct. xxx7719
P.O. Box 18245
Greensboro, NC 27419

Firstpoint Collection Resources
PO Box 26140
Greensboro, NC 27402

GE Capital Retail Bank
Acct. xxx1931
Attn: Bankruptcy Dept.
P.O. Box 103104
Roswell, GA 30076

Internal Revenue Service
Acct. xxx9339
PO Box 7346
Philadelphia, PA 19101-7346

Jefferson Capital Systems, LLC
Acct. xxx4970
P.O. Box 7999
Saint Cloud, MN 56302-9617

Lendmark
Acct. xxx9040
400 East Hanes Mill Road
Winston Salem, NC 27105-9136

LVNV Funding, LLC
Acct. xxx0709
c/o Resurgent Capital Services
P.O. Box 10587
Greenville, SC 29603

North Carolina Department of Revenue
Acct. xxx9339
PO Box 1168
Raleigh, NC 27640

Portfolio Recovery Associates, LLC
Acct. xxx7707
P.O. Box 12914
Norfolk, VA 23541

Progressive Management
Acct. xxx6255
1521 W. Cameron Avenue
West Covina, CA 91790-2738

Quantum3 Group, LLC
Acct. xxx1014
Agent for Elite Recovery Acquisitions
P.O. Box 788
Kirkland, WA 98083

Quantum3 Group, LLC as Agent for
Moma Funding, LLC
Acct. xxx6453
P.O. Box 788
Kirkland, WA 98083

Regional Management Corp.
Acct. xxx1014
P.O. Box 776
Mauldin, SC 29662

SCA Collections
300 East Arlington Blvd., Suite 6-A
Greenville, NC 27858

Security Financial Services
1116 Eastchester Drive, Suite 112
High Point, NC 27265

SFC Central Bankruptcy & Recovery Dept,
Acct. xxx5391
P.O. Box 1893
Spartanburg, SC 29304

Springleaf Financial Services
Acct. xxx1580
P.O. Box 3251
Evansville, IN 47731

TD Bank USA N.A.
Acct. xxx7104
c/o Weinstein & Riley PS
P.O. Box 3978
Seattle, WA 98124

Tom Gill Chevrolet
acct. xxx1867
7830 Commerce Drive
Florence, KY 41042

Wells Fargo Bank, NA
Acct. xxx5808
DBA Wells Fargo Dealer Services
PO Box 25341
Santa Ana, CA 92799

Wells Fargo Dealer Services
acct. xxx2036
P.O. Box 25341
Santa Ana, CA 92799-5341

Date: June 9, 2014

/s/ Tommy S. Blalock, III
Tommy S. Blalock, III 26467